

DEC 09 2005

TO: Examiner Marissa Thien
Art Unit: 3627
Fax No. 571-272-6763

273-8300

From: Heidi Eisenhut
Klein, O'Neill & Singh, LLP
2 Park Plaza
Suite 510
Irvine, CA 92614
949-955-1920

RE: Interview for U.S. Application Serial Number
09/650,045 on Tuesday December 13, 2005 at 10
am Eastern time.

Please see attached proposed agenda.

There are 10 pages, including cover sheet.

DEC 09 2005

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of

William T. GEDDES, Jr. et al.

Serial No. 09/650,045

Filed: August 29, 2000

TITLE: BUSINESS TRANSACTION
SYSTEM AND METHODGroup
Art Unit: 3627PROPOSED AGENDA – DRAFT ONLYAttention: Marissa Thein
Examiner

1. Proposed amendments to claims 231,-234, 239, 241, 243, 245, 246-250, 254-259, 263, 264, 268, 271-274 and 275. See below.

2. 102 rejection -- Costin patent application

This reference does not teach each and every element as set forth in the claims, either expressly or inherently. Identified below are the differences between the Costin application and the present patent application.

A. Costin does not teach or suggest a user directed search (preamble of claims 231 and 255 of the present application teach a user directed search), a user directed choice of beneficiary (lines 8-9 of claim 231 of the present application teaches a user directed choice of beneficiary), user initiative (lines 5-6 and 8-9 of claim 231 of the present application teach user initiative), a business transaction (line 7 of claim 231 and lines 3-4 of claim 255 of the present invention teach a business

transaction), a service entity (line 8 of claim 231 and lines 5-6 of claim 255 of the present invention teach a service entity), providers/entities (line 5-6 of claim 231 and lines 5-6 of claim 255 of the present application teach providers/entities), and a predetermined benefit (preamble and lines 8-9 of claim 231, preamble and lines 7-8 of claim 255 of the present application teach a predetermined benefit).

The method in Costin merely allows a fundraising service to establish loyalty marketing by linking a potential donor visiting their on-line web site to a second web site representing a beneficiary group.

The method of the present invention is a user directed search method determining the allocation of a predetermined benefit amongst at least one of a user-defined plurality of beneficiary groups.

- B. Costin does not teach or suggest a user defined business transaction – The method of Costin provides a fund raising system where the fundraising service/sponsor chooses a cause, such a charity or non-profit organization, and establishes a relationship among the benefactor sponsor and the beneficiary organization.

The method of the present application selects a service entity wherein the predetermined benefit is credit for closing the transaction.

- C. The Costin application provides for user links to a separate web site maintained by the fundraising service over a closed distributed network.

The method of the present application does not use links and is an open system in which the user can BOTH expand or contract his/her search for goods, services, or information AND expand or contract the favored beneficiary group. Costin is a closed system, in which the user is relegated to a pre-determined set

- 3 -

Serial No. 09/650,045

of sponsors, and a predetermined beneficiary or set of beneficiaries – - both pre-qualified by the fundraising service.

- D. The Costin application provides a hierarchical method from which an initial donor/fund raiser or primary donor then forwards the email link to a secondary donor and so forth and so on.

The method of the present invention does not use a hierarchical method.

- E. The Costin application provides no assurance of compliance and closing of a distributed benefit or completed transaction.

The method of the present invention provides notification to an information server as evidence of compliance with the distribution of the predetermined benefit or completed transaction. (Lines 13-14 of claim 231 and lines 7-8 of claim 255)

PROPOSED REVISED CLAIMS

231. (Newly amended) A user directed search method for facilitating the distribution of a predetermined benefit, the method comprising the steps of:

associating the user of a computer device with at least one of a user-defined plurality of beneficiary groups;

selecting at least one of a user-defined plurality of providers by accessing the at least one of the user-defined plurality of providers' Internet website;

transacting business with the at least one of the user-defined plurality of providers;

authorizing a service entity to distribute the predetermined benefit, ~~if any,~~ from the transaction to the at least one of the user-defined plurality of beneficiary groups;

accessing an electronic network to effect the distribution of the predetermined benefit of such transaction, ~~if any,~~ to the at least one of the user-defined plurality of beneficiary groups; and

providing the at least one of the user-defined plurality of providers with notification of the distribution of such predetermined benefit, ~~if any.~~

232. (Newly Amended) The method of claim 231, further comprising the step of determining the allocation of the predetermined benefit, ~~if any,~~ amongst the at least one of the user-defined plurality of beneficiary groups.

233. (Newly Amended) The method of claim 231, further comprising the step of closing the transaction on the at least one of the user-defined plurality of providers' Internet website.

234. (Newly Amended) The method of claim 231, further comprising the step of meeting condition established by the at least one of the user-defined plurality of providers.

239. (Newly Amended) The method of claim 232, wherein the at least one of the user-defined plurality of beneficiary groups receives the predetermined benefit of the completed transaction.

241. (Newly amended) The method of claim 235, wherein the notification is evidence of compliance with the distribution of the predetermined benefit, ~~if any,~~ of the completed transaction.

243. (Newly Amended) The method of claim 242, wherein the notification results in the transfer of the appropriate part of the predetermined benefit to the at least one of the user-defined plurality of providers after the service fee has been deducted.

244. (Newly Amended) The method of claim 231, further comprising the step of allocating, upon receiving notification of the closing of the transaction, a determined portion of the predetermined benefit to the at least one of the user-defined plurality of providers, and the at least one of the user-defined plurality of beneficiary groups.

246. (New) The method of claim 231, further comprising the steps of:
receiving a fund distribution request based upon the closing of the transaction; and
~~determining whether or not the fund distribution request is subject to a predetermined transaction benefit allocation, wherein the transaction benefit allocation is determined only upon first determining that the fund distribution request is subject to the predetermined transaction benefit allocation~~
determining that the fund distribution request is subject to the predetermined transaction benefit allocation.

247. (Newly Amended) The method of claim 231, further comprising the steps of:
providing an arrangement for the transaction; and
associating the user with at least one of a good, service, or information, the at least one of the user-defined plurality of providers being associated with the at least one of the user-defined plurality of beneficiary groups.

248. (Newly Amended) The method of claim 247, further comprising the step of:
arranging for the at least one of the user-defined plurality of beneficiary groups associated with the user to benefit from the user obtaining the good, service or information from the at least one of the user-defined plurality of providers.

249. (Newly Amended) The method of claim 248, wherein the step of providing an arrangement includes providing, to the user, a display including a name of the at least one of the user-defined plurality of providers.

250. (Newly Amended) The method of claim 231, further comprising the steps of:

- receiving an input request and user-selected beneficiary group,
- associating the user with a beneficiary group, from the computer device;
- searching for the at least one of the user-defined plurality of providers, based upon the arrangement and the received input request and the user-selected beneficiary group, the arrangement including a synergistic concentric circle search arrangement; and
- outputting any associated providers to the user.

254. (Newly Amended) The method of claim ~~250~~ 249, wherein the display includes hyperlinks to the at least one of the user-defined plurality of providers.

255. (Newly amended) A user directed search method using a digital computing device and/or a communications device or system for facilitating the distribution of a predetermined benefit, the method comprising the steps of:

- transacting business with at least one of ~~the~~ a user-defined plurality of entities at point of sale, over the Internet via at least one of the user-defined plurality of entities' website;
- authorizing a service entity to distribute a predetermined benefit from the closing of the transaction to the at least one of the user-defined plurality of entities;
- accessing an electronic funds transfer system to effect the distribution of the predetermined benefit to the at least one of the user-defined plurality of entities; and
- providing the at least one of the user-defined plurality of entities with notification of the predetermined benefit.

256. (Newly Amended) The method of claim 255, wherein the user-defined plurality of entities comprises a user-defined plurality providers and a user defined plurality of beneficiary groups.

257. (Newly Amended) The method of claim 256, further comprising the steps of:

selecting at least one of the user-defined plurality of providers by accessing the at least one of the user-defined plurality of providers' Internet website; and

associating the user of a computer device with at least one of the user-defined plurality of beneficiary groups.

258. (Newly Amended) The method of claim 257, further comprising the step of determining the allocation of the predetermined benefit amongst the at least one of the user-defined plurality of beneficiary groups.

259. (Newly Amended) The method of claim 257, further comprising the step of meeting a condition established by the at least one of the user-defined plurality of providers.

263. (New) The method of claim 257, wherein the at least one of the user-defined plurality of beneficiary groups receives a percentage of the predetermined benefit.

264. (New) The method of claim 257, wherein the at least one of the plurality of user-defined beneficiary groups receives a benefit upon closing of the transaction.

268. (Newly Amended) The method of claim 266, further comprising the step of allocating, upon receiving notification of the closing of the transaction, a

determined portion of the predetermined benefit, and effecting the distribution, to the at least one of the user-defined plurality of providers, the at least one of the user-defined plurality of beneficiary groups, the service entity, and the information server.

270. (Newly amended) The method of claim 257, further comprising the steps of:

receiving a fund distribution request based upon the closing of the transaction; and

~~determining whether or not the fund distribution request is subject to a predetermined transaction benefit allocation, wherein the transaction benefit allocation is determined only upon first determining that the fund distribution request is subject to the predetermined transaction benefit allocation~~

determining that the fund distribution request is subject to the predetermined transaction benefit allocation.

271. (Newly Amended) The method of claim 257, further comprising the steps of:

providing an arrangement for the closing of the transaction; and

associating the user with at least one of a good, service, or information, the at least one of the user-defined plurality of providers being associated with the at least one of the user-defined plurality of beneficiary groups.

272. (Newly Amended) The method of claim 271, further comprising the step of:

arranging for the at least one of the user-defined plurality of beneficiary groups associated with the user to benefit from the user obtaining the good, service or information from the at least one of the user-defined plurality of providers.

273. (Newly Amended) The method of claim 271, wherein the step of providing

an arrangement includes providing, to the user, a display including a name of the at least one of the user-defined plurality of providers.

275. (Newly Amended) The method of claim ~~274~~ 273, wherein the display includes hyperlinks to the at least one of the user-defined plurality of providers who have indicated a willingness to distribute a part of the predetermined benefit, ~~if any,~~ of a transaction to the at least one of the user-defined plurality of beneficiary groups.